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**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF UTAH
CENTRAL DIVISION**

IN RE:

CASE: 18-24406

HEATHER LYNN SHEPHERD

CHAPTER 13

Debtor

Hon. JOEL T. MARKER

Confirmation Hearing: 8/28/18 11:00 am

**TRUSTEE'S OBJECTION TO CONFIRMATION AND RECOMMENDATION OF
DISMISSAL UNDER 1307(c) IF UNABLE TO RESOLVE**

Lon A. Jenkins, Chapter 13 Trustee, hereby objects to confirmation of the Debtor's plan and in support thereof represents as follows:

1. The Debtor filed a Chapter 13 petition for relief on June 14, 2018 and the First Meeting of Creditors under section 341 was held on July 20, 2018.
2. The payment advices required by § 521(a)(1)(B)(iv) show more income than is reported on Schedule I. The Trustee requests the Debtor provide two additional current payment advices.
3. The Trustee is unable to verify the following income listed on the Schedule I: Social Security.

4. The Trustee projects that the Debtor(s)' direct payment(s) to satisfy a retirement loan(s), will end within 60 months. The Debtor(s) should provide the Trustee with evidence as to the loan balance(s) as of the petition date and propose to increase plan payments by the same amount as the loan repayment once such claims have been paid in full. See *In re Kofford*, Slip Copy, 2012 WL 6042861 (Bankr. D. Utah Dec. 4, 2012) (Thurman). Furthermore, the retirement loan deduction taken on Line No. 41 of Form 122C-2 should be calculated using the balance owing as of the petition date amortized over the 60-month commitment period.

5. The Debtor(s) failed to answer business questions nos. 27 and 28 on the Statement of Financial Affairs, as required by 1007(b)(1). The Debtor should include businesses associated with Natural Health Practice.

WHEREFORE, the Trustee objects to confirmation of the Debtor's plan. If the Debtor is unable to resolve the objection by the confirmation hearing, the Trustee will move to dismiss or convert the case.

Dated: July 25, 2018

Katherine T. Kang
Attorney for Chapter 13 Trustee

CERTIFICATE OF SERVICE

A true and correct copy of the foregoing Objection to Confirmation was served on the following parties on July 25, 2018:

HEATHER LYNN SHEPHERD, 11869 S PREAMBLE RD, DRAPER, UT 84020

ROGER A. KRAFT, ESQ., ECF
Notification

/s/ Jaci Covle